

DCA also offers a program to help low to moderate income Georgians achieve homeownership:



Georgia Dream First Mortgage Loan

This loan provides a low interest rate loan for borrowers with low to moderate income and modest assets thereby potentially saving home buyers hundreds to thousands of dollars.

Georgia Dream Second Mortgage Loan

This loan provides a deferred payment second mortgage of \$5,000 to cover a portion of your down payment, closing costs, and prepaid items. The State also offers an enhanced amount of financial assistance up to \$20,000.

For more information about the Georgia Dream program, contact the Office of Homeownership at (404) 679-4847 or by going online at www.dcaloans.com.



The Georgia Commission on Equal Opportunity and the Georgia Department of Community Affairs developed this brochure through a cooperative effort.


Georgia
Department of Community Affairs
60 Executive Park South, N.E.
Atlanta, Georgia 30329-2231

The Georgia Fair Housing Act

*Promoting Equal Opportunity
for All Georgians*



Fair Housing is for Everyone!

Georgia Commission on Equal Opportunity

(404) 656-1736 or (800) 473-OPEN
www.gceo.state.ga.us

Georgia Department of Community Affairs

(404) 679-4840 or (800) 359-4663
TDD (800) 736-1155
www.dca.state.ga.us


Georgia™
Department of Community Affairs

Fair Housing: It's the Law!

The Georgia Fair Housing Act prohibits discrimination in housing and housing-related activities because of a person's:

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status (children under 18)
- Disability or Handicap

This law was passed to ensure that the citizens of Georgia are able to compete for housing on a fair and equitable basis in keeping within their economic means.

What is prohibited?

Housing discrimination can occur in a variety of ways. Listed below are some housing practices that are considered illegal if they are based on a home seeker's **race, color, national origin, sex, religion, familial status, or disability**.

- Refusing to rent or sell a house.
- Falsely denying that a house is available for inspection, sale, or rent.
- Offering different terms, conditions, or privileges for certain people.
- Intimidating, interfering with, or coercing people to prevent them from buying or leasing a dwelling.
- Advertising or posting notices about the sale or rental of a dwelling where the ad or notice indicates preference, limitation, or discrimination.
- Discriminating against someone through financing or broker's services.
- "Steering" of clients by real estate agents to or from certain neighborhoods and of tenants by landlords to or from certain areas of the complex.

Do you think your rights have been violated?

If you think your fair housing rights have been violated, you may write, fax, or telephone the Georgia Commission on Equal Opportunity (GCEO) with your complaint. You have one year after an alleged violation to file a complaint, but you should file it as soon as possible.

Georgia Commission on Equal Opportunity
2 Martin Luther King Jr. Drive, S.E.
Suite 1002 - West Tower
Atlanta, Georgia 30334

In Atlanta: (404) 656-1736
All of Georgia: (800) 473-OPEN
Fax: (404) 656-4399

Se habla Español.

Once the GCEO is made aware of discriminatory practices, the GCEO will:

1. Investigate the complaint.
2. Collect relevant facts and data and interview parties and witnesses.
3. Assist both parties in reaching an agreement.
4. Make a determination based on the investigation findings.

Please note: The GCEO must remain neutral throughout the investigative and resolution process.



Education:

The Georgia Department of Community Affairs (DCA) contracts with the Georgia Legal Services Program to operate a Landlord-Tenant Hotline, which provides general information, as well as advice and referrals to callers with residential landlord-tenant questions. This service is available to all Georgians. The Landlord-Tenant Hotline is not a regulatory agency. It does not provide direct intervention or enforcement activity. Nor does it take complaints regarding landlord-tenant disputes. If you have questions related to Tenant-Landlord Law, please call 404-463-1596 or 800-369-4706.

DCA, through partnerships with a network of nonprofits covering the state, provides free Home Buyer Education to potential homeowners. DCA supports the education of future homeowners on the benefits and responsibilities of homeownership as a necessary and important part of the home buying process. For instance, Home Buyer Education will explain the terms and fees you should expect to pay for a mortgage, thus helping you to avoid loans with inappropriate or unfair terms and fees. For a detailed list of Home Buyer Education organizations and their service areas, please visit the DCA web site at www.dcaloans.com.



GEORGIAHOUSINGSEARCH.ORG

DCA sponsors a comprehensive web site database, GeorgiaHousingSearch.org that assists Georgia residents in locating available affordable rental housing units. Prospective tenants have a variety of specific search features to access housing.